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# What Are the Key Provisions of Protocol 21, "Loans and Credit," from the Learned Elders of Zion?

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In the realm of stigmatized knowledge, the Protocols of the Learned Elders of Zion is an influential document that outlines a long-term Luciferian plan for global takeover. This text, allegedly written by a secret group of Jewish leaders, is often associated with the Illuminati, a secret organization aiming for global control. The document details a sinister plan for global domination by this group under its ruler, Lucifer or the Antichrist. Among its 24 protocols, Protocol 21, titled *"Loans and Credit,"* is particularly significant. It builds on protocol 20 to further elaborate a plan for manipulation of financial systems to control nations and global economies. This brief article aims to expose the key elements of Protocol 21, show how these tactics have been historically implemented, and provide a Christian perspective on how believers should respond.

## The Tactics of Protocol 21

Protocol 21 begins by outlining the manipulation of internal loans, distinguishing them from foreign loans. The text claims that internal loans are designed to entrap nations in a cycle of debt, ensuring perpetual financial dependency. It states:

> "We have taken advantage of the venality of administrators and slackness of rulers to get our moneys twice, thrice, and more times over, by lending to the GOY governments moneys which were not at all needed by the States" (Protocol 21:2).

This tactic suggests a deliberate strategy to burden nations with unnecessary debt, making them beholden to the lenders.

The implementation of this strategy involves a narrative about the Illuminati's access to King Solomon's gold reserves, hidden under the Temple of Solomon. The Illuminati, supported by this secretive Jewish group, could have discovered this wealth and used it to lend money to Western countries, fostering economic dependency. This financial leverage enabled them to influence national economic policies. Over time, the accumulating debt and interest payments allowed the Illuminati to control financial systems of these countries. This use of King Solomon's wealth aligns with the tactics in Protocol 21, ensuring nations remain financially dependent on their lenders. Today, the Illuminati are believed to own major global financial institutions, further consolidating their control over the world's economies and perpetuating financial dependency.

The continuation of this strategy can be observed in the way many developed and developing nations handle their national debt. For example, the United States has continually raised its debt ceiling to finance government operations, leading to an ever-growing national debt that has surpassed $30 trillion. This reliance on borrowing creates a cycle of debt and interest payments, making it difficult for the nation to escape financial dependency. Similarly, developing countries often take on large loans from international financial institutions, which are allegedly controlled by the Illuminati, for development projects, only to find themselves trapped in debt repayment schedules that strain their economies. These trends reflect the manipulative tactics described in Protocol 21, where nations are ensnared in a web of financial obligations that benefit the Illuminati-owned lenders more than the borrowing states.

These intertwined narratives highlight a broader strategy of financial manipulation, where historical wealth and modern economic tactics converge to entrap nations in a cycle of debt and control.

The protocol further details the creation of artificial demand for government-issued interest-bearing papers. Governments announce loans and encourage public subscriptions, claiming high demand and confidence in these securities. However, this is described as a "comedy," as it ultimately creates a burdensome debt:

> "For the payment of interest, it becomes necessary to have recourse to new loans, which do not swallow up but only add to the capital debt" (Protocol 21:4).

This cycle of debt and interest payments leads to increased taxation, affecting the general populace.
In today's financial landscape, similar tactics are evident in the practices of many central banks and government policies. For example, quantitative easing, where central banks purchase large amounts of government bonds to inject liquidity into the economy, has created an artificial demand for these securities. While intended to stimulate economic growth, this practice has significantly increased national debts (see the USA example above). This modern implementation mirrors the manipulative strategies described in Protocol 21, as it creates financial dependency and pressures on national economies.

Another critical aspect of Protocol 21 is the use of conversions, or the restructuring of debt, which often results in diminished interest payments without reducing the principal debt. This process allows governments to defer financial crises temporarily. The protocol cynically notes:

> "By good luck, the subjects of the GOY governments, knowing nothing about financial affairs, have always preferred losses on exchange and diminution of interest to the risk of new investments of their moneys" (Protocol 21:5).

This highlights the exploitation of public ignorance for financial gain.
In today's financial landscape, similar debt restructuring tactics can be observed in the management of sovereign debt by various countries. For instance, Greece underwent significant debt restructuring during the Eurozone crisis, where international lenders agreed to lower interest rates and extend repayment periods without reducing the principal amount. This temporary relief helped avert immediate financial collapse but kept the country in a prolonged state of economic hardship and dependency on external financial institutions. Likewise, many developing nations frequently renegotiate their debt terms with international lenders, often resulting in short-term alleviations that defer crises but do not solve the underlying issues of overwhelming debt burdens. This mirrors the manipulative strategies described in Protocol 21, where the focus on minimizing immediate financial distress often leads to longer-term economic subjugation.

The protocol also mentions "flying loans," or short-term loans, which are consolidated to manage state finances. These loans are often backed by savings and reserve funds, which can evaporate when used to pay interest on foreign loans. This creates a precarious financial situation for governments, as described in Protocol 21:8:

> "Nowadays all internal loans are consolidated by so-called flying loans, that is, such as have terms of payment more or less near. These debts consist of moneys paid into the savings banks and reserve funds."

The use of short-term loans and the reliance on savings and reserve funds can be seen in the practices of various governments and financial institutions. For example, during economic downturns or crises such as the COVID-19 pandemic, many governments resorted to issuing short-term bonds and utilizing reserve funds to stabilize their economies and address immediate financial needs. However, this often led to increased national debts and strained reserve funds, creating a precarious financial situation similar to what is described in Protocol 21. The reliance on these *"flying loans"* can result in a cycle of borrowing and repayment that leaves nations vulnerable to financial instability and dependent on continuous external financing.

Finally, Protocol 21 envisions a future where a central authority, presumably under the control of the protocol's authors, will eliminate all these financial manipulations and establish a new financial order:

> "We shall replace the money markets by grandiose government credit institutions, the object of which will be to fix the price of industrial values in accordance with government views" (Protocol 21:11).

This centralization of financial control aims to create immense power for the ruling authority.
A similar trend can be observed in today's increasing influence and control exerted by central banks, such as the Federal Reserve in the United States and the European Central Bank in the Eurozone. These institutions have assumed significant roles in managing national and regional economies, particularly through policies like quantitative easing and interest rate adjustments. By purchasing large amounts of government and corporate bonds, central banks have effectively injected liquidity into the markets, stabilizing economies but also centralizing financial control. This concentration of power mirrors the vision described in Protocol 21, where a central authority dictates economic policies and influences industrial values, leading to a highly centralized and powerful financial system.

## Historical Implementation and Current Trends

Throughout history, the tactics described in Protocol 21 appear to have been employed by various financial institutions and governments, leading to significant economic consequences. The cycle of debt, interest, and taxation has been a recurring theme in many nations. For instance, the global financial crisis of 2008 showcased how complex financial instruments and debt obligations could lead to widespread economic turmoil. The bailout packages and subsequent austerity measures implemented in various countries echo the strategies outlined in Protocol 21.

In recent times, the increasing levels of national debt among major economies like the United States have raised concerns about financial stability. The U.S. national debt has surpassed $30 trillion, leading to debates about the sustainability of such debt levels and the potential for future economic crises. The reliance on borrowing to fund government operations and the ever-growing interest payments reflect the entrapment described in Protocol 21.

Furthermore, the creation of artificial demand for securities and the manipulation of financial markets are evident in practices such as quantitative easing, where central banks purchase large amounts of government bonds to stimulate the economy. While these measures aim to stabilize financial systems, they also increase national debts and create dependencies on continuous borrowing.

## A Christian Perspective on Vigilance and Preparedness

As Christians, it is essential to approach such revelations with discernment and vigilance. The Bible warns us about the love of money and the dangers of financial manipulation. Proverbs 22:7 states, *"The rich rule over the poor, and the borrower is servant to the lender."* This verse underscores the inherent power dynamics in financial relationships and the potential for exploitation.

Moreover, Christians are called to be wise stewards of their resources and to seek justice and fairness in all dealings. The tactics described in Protocol 21 represent a violation of these principles, emphasizing the need for believers to remain informed and proactive in addressing economic injustices. Ephesians 5:11 advises, *"Have nothing to do with the fruitless deeds of darkness, but rather expose them."* In this context, exposing the manipulative strategies outlined in Protocol 21 aligns with our Christian duty to shine a light on deceitful practices.

In conclusion, Protocol 21 of the Learned Elders of Zion outlines a sinister plan to manipulate financial systems and entrap nations in perpetual debt for ease of control. Historical and current economic trends suggest that these tactics have been implemented to various degrees, affecting global stability. As Christians, we must remain vigilant, informed, and committed to exposing and resisting such manipulative practices, always guided by biblical principles of justice and stewardship.

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